

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Tidwell et al.
Appl. No. : 10/731,401
Filed : December 9, 2003
For : SYSTEMS AND METHODS FOR
ASSESSING THE RISK OF A
FINANCIAL TRANSACTION
USING BIOMETRIC
INFORMATION
Examiner : Lisa M. Caputo
Group Art Unit : 2876
Conf. # : 4514

CERTIFICATE OF EFS WEB
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James W. Ausley, Reg. No. 49,076

RESPONSE TO FINAL OFFICE ACTION OF JULY 27, 2007

Mail Stop AF

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

In response to the Final Office Action of July 27, 2007, Applicant submits the following:

Amendments to the Claims are reflected in the listing of claims which begins on page 2
of this paper.

Remarks begin on page 8 of this paper.